

IN RE:

GREG WILLIAM GAVIN

CARRIE ANN GAVIN

5423 BRIGADE COURT

CINCINNATI, OH 45239

CASE NO. 15-10590

CHAPTER 13

JUDGE BETH A. BUCHANAN

Debtors

CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT
AND CASE HISTORY ELIGIBLE FOR DISCHARGE

The above case having been completed on Nov 06, 2020, the Trustee has filed this Certification of Final Payment and Case History and has attached a detailed record of all receipts and disbursements. A review of the case file at the Bankruptcy Court did not reveal any filed proofs of claims other than as herein set forth.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have been paid. That report will account for any receipts and disbursements since the issuance of the Certification of Final Payment and Case History.

Bankruptcy Rule 1007 (b) (7) requires the Chapter 13 debtor to file a statement regarding completion of a course in personal financial management, prepared as prescribed by the appropriate official form. The statement required by this section shall be filed by the debtor no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of discharge.

Within twenty one (21) days of the filing of this Chapter 13 Trustee's Certification of Final Payment and Case History, debtors shall file with the Court the "Debtor(s)' Certification Regarding Issuance of Discharge Order". The form can be viewed on the Trustee's website at www.13network.com.

1. The case was filed on Feb, 23, 2015 and confirmed on May, 19, 2015. The case is submitted for closing as COMPLETED.
2. The amount paid to the Trustee by or on behalf of the debtor(s) was \$175,739.74.
3. The Trustee made disbursements to the creditor(s) listed below:

CREDITOR NAME	CLASS	CLAIM AMOUNT	PRINCIPAL PD	INTEREST PD	BALANCE DUE
CAPITAL ONE BANK	UNSECURED CREDITOR	\$12,298.66	\$614.93	\$0.00	\$0.00
Clm #: 0001	Dividend Paid: 5.00%	Interest Rate: .00%			
DISCOVER BANK	UNSECURED CREDITOR	\$2,078.34	\$103.92	\$0.00	\$0.00
Clm #: 0002	Dividend Paid: 5.00%	Interest Rate: .00%			
JILL KECK, ESQ	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0003	Dividend Paid: .00%	Interest Rate: .00%			
COMMENT: DISCOVER BANK					
KEITH D. WEINER & ASSOC. CO., LPA	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0004	Dividend Paid: .00%	Interest Rate: .00%			
COMMENT: WELLS FARGO					
MARSHALL & ISLEY BANK FSB	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0005	Dividend Paid: .00%	Interest Rate: .00%			
COMMENT: WILMINGTON SAVINGS					

CREDITOR NAME	CLASS	CLAIM AMOUNT	PRINCIPAL PD	INTEREST PD	BALANCE DUE
ROBERT J. OLENDER, ESQ. Cln #: 0006 COMMENT: BMO	NOTICE ONLY Dividend Paid: .00%	\$0.00 Interest Rate: .00%	\$0.00	\$0.00	\$0.00
RUSHMORE LOAN MANAGEMENT SERVICES Cln #: 0007 COMMENT: 2ND MTG-ORDER TO VOID LIEN	UNSECURED CREDITOR Dividend Paid: 5.00%	\$71,729.79 Interest Rate: .00%	\$3,586.49	\$0.00	\$0.00
REISENFELD & ASSOCIATES Cln #: 0008 COMMENT: WILMINGTON SAVINGS FUND	NOTICE ONLY Dividend Paid: .00%	\$0.00 Interest Rate: .00%	\$0.00	\$0.00	\$0.00
THOMAS & THOMAS Cln #: 0009	NOTICE ONLY Dividend Paid: .00%	\$0.00 Interest Rate: .00%	\$0.00	\$0.00	\$0.00
WELLS FARGO BANK Cln #: 0010	NOT FILED Dividend Paid: 100.00%	\$0.00 Interest Rate: 6.00%	\$0.00	\$0.00	\$0.00
FAY SERVICING, LLC Cln #: 0011 COMMENT: FIRST MORTGAGE	MORTGAGE ARREARS Dividend Paid: 100.00%	\$36,753.75 Interest Rate: .00%	\$36,753.75	\$0.00	\$0.00
FAY SERVICING, LLC Cln #: 0012 COMMENT: MARCH 2015- JULY 2020	ONGOING MORTGAGE Dividend Paid: 100.00%	\$106,295.80 Interest Rate: .00%	\$106,295.80	\$0.00	\$0.00
DAVID T. BRADY, ESQ. Cln #: 0013 COMMENT: WOODS COVE	NOTICE ONLY Dividend Paid: .00%	\$0.00 Interest Rate: .00%	\$0.00	\$0.00	\$0.00
HAMILTON COUNTY TREASURER Cln #: 0014	SECURED CREDITOR Dividend Paid: 100.00%	\$3,679.66 Interest Rate: .00%	\$3,679.66	\$0.00	\$0.00
RED CLOVER 1, LLC Cln #: 0015	SECURED CREDITOR Dividend Paid: 100.00%	\$9,480.62 Interest Rate: .00%	\$9,480.62	\$0.00	\$0.00
WYNN SINGER & ASSOCIATES Cln #: 0016	UNSECURED CREDITOR Dividend Paid: 5.00%	\$112.50 Interest Rate: .00%	\$5.62	\$0.00	\$0.00
BANK OF AMERICA Cln #: 0017	NOT FILED Dividend Paid: 5.00%	\$0.00 Interest Rate: .00%	\$0.00	\$0.00	\$0.00
BETHESDA HOSPITAL Cln #: 0018	NOT FILED Dividend Paid: 5.00%	\$0.00 Interest Rate: .00%	\$0.00	\$0.00	\$0.00
CARDMEMBER SERVICES Cln #: 0019	NOT FILED Dividend Paid: 5.00%	\$0.00 Interest Rate: .00%	\$0.00	\$0.00	\$0.00
CARDMEMBER SERVICES Cln #: 0020	NOT FILED Dividend Paid: 5.00%	\$0.00 Interest Rate: .00%	\$0.00	\$0.00	\$0.00
CINCINNATI CHILDREN'S MEDICAL CENTER Cln #: 0021	UNSECURED CREDITOR Dividend Paid: 5.00%	\$3,011.73 Interest Rate: .00%	\$150.59	\$0.00	\$0.00
CHRIST HOSPITAL Cln #: 0022	NOT FILED Dividend Paid: 5.00%	\$0.00 Interest Rate: .00%	\$0.00	\$0.00	\$0.00
CITIBANK Cln #: 0023 COMMENT: HOME DEPOT	NOTICE ONLY Dividend Paid: .00%	\$0.00 Interest Rate: .00%	\$0.00	\$0.00	\$0.00
CHILDRENS HOSPITAL Cln #: 0024	NOTICE ONLY Dividend Paid: .00%	\$0.00 Interest Rate: .00%	\$0.00	\$0.00	\$0.00
CREDIT CLEARING HOUSE OF AMERICA Cln #: 0025 COMMENT: TRI HEALTH	NOTICE ONLY Dividend Paid: .00%	\$0.00 Interest Rate: .00%	\$0.00	\$0.00	\$0.00
CREDIT COLLECTION SERVICE Cln #: 0026 COMMENT: LIBERTY MUTUAL	NOTICE ONLY Dividend Paid: .00%	\$0.00 Interest Rate: .00%	\$0.00	\$0.00	\$0.00

CREDITOR NAME	CLASS	CLAIM AMOUNT	PRINCIPAL PD	INTEREST PD	BALANCE DUE
GE CAPITAL	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0027	Dividend Paid: .00%	Interest Rate: .00%			
COMMENT: LOWES					
HOME DEPOT	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0028	Dividend Paid: 5.00%	Interest Rate: .00%			
JC CHRISTENSEN & ASSOC.	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0029	Dividend Paid: .00%	Interest Rate: .00%			
COMMENT: BANK OF AMERICA					
J.A. CAMBECE LAW OFFICE	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0030	Dividend Paid: .00%	Interest Rate: .00%			
COMMENT: BANK OF AMERICA					
LIBERTY MUTUAL	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0031	Dividend Paid: 5.00%	Interest Rate: .00%			
LOWE'S	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0032	Dividend Paid: 5.00%	Interest Rate: .00%			
LTD FINANCIAL SERVICE	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0033	Dividend Paid: .00%	Interest Rate: .00%			
COMMENT: HOME DEPOT					
MNET FINANCIAL	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0034	Dividend Paid: .00%	Interest Rate: .00%			
COMMENT: CHIRST HOSPITAL					
MRS ASSOCIATES	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0035	Dividend Paid: .00%	Interest Rate: .00%			
COMMENT: CHASE					
NCO FINANCIAL	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0036	Dividend Paid: .00%	Interest Rate: .00%			
COMMENT: CHASE					
NELSON & ASSOC.	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0037	Dividend Paid: .00%	Interest Rate: .00%			
COMMENT: LOWES					
OPTIMUM OUTCOMES	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0038	Dividend Paid: .00%	Interest Rate: .00%			
COMMENT: SOUTHERN OHIO PATHOLOGY					
SEARS CREDIT CARDS	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0039	Dividend Paid: 5.00%	Interest Rate: .00%			
SENEX SERVICES CORPORATION	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0040	Dividend Paid: .00%	Interest Rate: .00%			
COMMENT: BETHESDA					
SOUTHERN OHIO PATHOLOGY	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0041	Dividend Paid: 5.00%	Interest Rate: .00%			
EVENDALE MEDICAL CENTER	UNSECURED CREDITOR	\$396.23	\$19.81	\$0.00	\$0.00
Clm #: 0042	Dividend Paid: 5.00%	Interest Rate: .00%			
UNITED RECOVERY	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0043	Dividend Paid: .00%	Interest Rate: .00%			
COMMENT: SEARS					
SHAPIRO, VAN ESS, PHILLIPS & BARRAGATE	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0044	Dividend Paid: .00%	Interest Rate: .00%			
COMMENT: WELLS FARGO BANK					
DAVID T. BRADY, ESQ.	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0045	Dividend Paid: .00%	Interest Rate: .00%			
SANDHU LAW GROUP, LLC	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0046	Dividend Paid: .00%	Interest Rate: .00%			
COMMENT: WOODS COVE II, LLC					

CREDITOR NAME	CLASS	CLAIM AMOUNT	PRINCIPAL PD	INTEREST PD	BALANCE DUE
SANDHU LAW GROUP, LLC	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Cln #: 0047	Dividend Paid: .00%	Interest Rate: .00%			
COMMENT: TLOA ACQUISITIONS, LLC.					

4. Summary of Disbursements:

	SECURED	PRIORITY	UNSECURED	CONT DEBTS	TOTAL
CLAIM AMT	\$156,209.83	\$0.00	\$89,627.25	\$0.00	\$245,837.08
PRIN. PAID	\$156,209.83	\$0.00	\$4,481.36	\$0.00	\$160,691.19
INT. PAID	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

5. Costs of Administration:

The clerk was paid \$0.00 through the plan for the filing fee.
The debtor(s)' attorney was allowed \$5,431.00 and was paid \$5,431.00.
The Trustee was paid \$9,541.64 pursuant to 11 U.S.C. 1302.
The Trustee was paid \$13.45 for administrative notice fees.
The debtor(s) were charged \$0.00 for NSF items.
Refunds to the debtor(s) and/or new trustee total \$62.46.

6. When relief from stay is granted, or the claim has otherwise been paid, the claim balance due will be reflected as zero.

CERTIFICATION AND OPPORTUNITY TO OBJECT

The debtor having completed payments under the plan and the Trustee having filed a Chapter 13 Trustee's Certification of Final Payment and Case History;

NOTICE is hereby given that if an interested party desires to object to the accounting or to any part thereof they must file an objection and a request for hearing within thirty (30) days of the service of this Certification or the Court will close the estate and the Trustee and the surety will be released on the Trustee's bond. Any objection must set forth with specificity the facts on which the objection is based and be served on the Trustee, debtor(s), and debtor(s)' attorney.

A Trustee's Final Report and Notice to Clerk That Case Can Be Closed will be filed with the Court after all checks issued by the Trustee have been paid. Creditors - No notice will be given of the filing of the Final Report as this notice is intended to comply with Fed.R.Bankr.P.5009(a).

MARGARET A. BURKS, Chapter 13 Trustee, does hereby certify the estate has been fully administered except for any uncleared checks issued by the Trustee and that the attached is an accounting of all receipts and disbursements made herein as of the date of the issuance of this Trustee's Certification of Final Payment and Case History.

NOTICE

IF A DEBTOR(S)' CERTIFICATION IS NOT TIMELY FILED, THIS CASE WILL BE CLOSED. IF THE DEBTOR(s) SUBSEQUENTLY FILES A MOTION TO REOPEN TO ALLOW FOR THE FILING OF THE DEBTOR(S)' CERTIFICATION, THE DEBTOR MUST PAY THE FULL REOPENING FEE.

Respectfully submitted,/s/

/s/ Margaret A. Burks, Esq.

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I hereby certify that a copy of the foregoing CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT AND CASE HISTORY ELIGIBLE FOR DISCHARGE was served electronically on the date of filing through the court's ECF System on all ECF participants registered in this case at the email address registered with the court and by first class mail on November 19, 2020 addressed to:

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CARRIE ANN GAVIN
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/s/ Margaret A. Burks, Esq.

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